

Certificate Number: 03621-PAE-DE-033943032

Bankruptcy Case Number: 19-16310



03621-PAE-DE-033943032

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 10, 2020, at 7:59 o'clock PM EST, Constance A Davies completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 13, 2020 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor

Certificate Number: 03621-PAE-DE-033943034

Bankruptcy Case Number: 19-16310



03621-PAE-DE-033943034

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 13, 2020, at 10:35 o'clock AM EST, John F Davies completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 13, 2020 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor